

**(Official Form 1) (12/02)**

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern</b> <b>District of</b> <b>Illinois</b>		<b>Voluntary Petition</b>																	
<b>Name of Debtor (if individual, enter Last, First, Middle):</b> <b>Toranzo, Joseph L.</b>		<b>Name of Joint Debtor (Spouse) (Last, First, Middle):</b> <b>Toranzo, Janice M.</b>																	
<b>All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):</b>		<b>All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):</b>																	
<b>Soc. Sec./Tax I.D. No. (if more than one, state all):</b> <b>XXX-XX-7067</b>		<b>Soc. Sec./Tax I.D. No. (if more than one, state all):</b> <b>XXX-XX-9675</b>																	
<b>Street Address of Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>15530 Peachtree Drive</b> <b>Orland Park, IL 60462</b>		<b>Street Address of Joint Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>15530 Peachtree Drive</b> <b>Orland Park, IL 60462</b>																	
<b>County of Residence or of the Principal Place of Business:</b> <b>Cook</b>		<b>County of Residence or of the Principal Place of Business:</b> <b>Cook</b>																	
<b>Mailing Address of Debtor (if different from street address):</b>		<b>Mailing Address of Joint Debtor (if different from street address):</b>																	
<b>Location of Principal Assets of Business Debtor (if different from street address above):</b>																			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																			
<b>Venue (Check any applicable box)</b>																			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																			
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		<b>THIS SPACE IS FOR COURT USE ONLY</b>																	
<b>Statistical/Administrative Information (Estimates only)</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																			
<b>Estimated Number of Creditors</b> <b>1-15</b> <input type="checkbox"/> <b>16-49</b> <input checked="" type="checkbox"/> <b>50-99</b> <input type="checkbox"/> <b>100-199</b> <input type="checkbox"/> <b>200-999</b> <input type="checkbox"/> <b>1000-over</b> <input type="checkbox"/>		<b>Estimated Assets</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;">\$0 to \$50,000</td> <td style="width: 12.5%;">\$50,001 to \$100,000</td> <td style="width: 12.5%;">\$100,001 to \$500,000</td> <td style="width: 12.5%;">\$500,001 to \$1 million</td> <td style="width: 12.5%;">\$1,000,001 to \$10 million</td> <td style="width: 12.5%;">\$10,000,001 to \$50 million</td> <td style="width: 12.5%;">\$50,000,001 to \$100 million</td> <td style="width: 12.5%;">More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>				
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

<b>Voluntary Petition</b> (This page must be completed and filed in every case)	
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Name of Debtor(s)

Joseph L. Toranzo and Janice M. Toranzo

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: Northern Dist., Illinois

Case Number:

99 B 14955

Date Filed:

5/10/99

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)** I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title I 1, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title I 1, United States Code, specified in this petition.

X

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X

Signature of Attorney for Debtor(s)

Edmund G. Urban III

URBAN &amp; BURT, LTD.

Attorneys for Debtors

5320 W 159th Street, Suite 501

Oak Forest, IL 60457

Phone: 708-687-5200

Fax: 708-687-5278

E-Mail: [iii@urbanburt.com](mailto:iii@urbanburt.com)

Atty. No: 6182264

**Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title I 1, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter I 1)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer

1, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title I 1, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

IN RE:

Joseph L. Toranzo  
Janice M. Toranzo

)

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## SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED	#SHEETS	ASSETS	LIABILITIES	OTHER
A - REAL PROPERTY	YES	1 (COMB. B)	\$ 227000.00		
B - PERSONAL PROPERTY	YES	1 (COMB. A)	\$ 264673.00		
C - PROPERTY CLAIMED AS EXEMPT	YES	1			
D - CREDITORS HOLDING SECURED CLAIMS	YES	1		\$ 172743.62	
E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	YES	1		\$ .00	
F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS	YES			\$ 32704.64	
G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	YES	1			
H - CODEBTORS	YES	1			
I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)	YES	1			\$ 4726.06
J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)	YES	1			\$ 3654.00
TOTAL NUMBER OF SHEETS					
TOTAL ASSETS			\$ 491673.00		
TOTAL LIABILITIES					\$ 205448.26

**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

**Chapter 7: Liquidation**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income.**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years.  
Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain other debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Aug 3, 2004



**STATEMENT OF ALL PROPERTY OF DEBTOR**  
**SCHEDULE A - REAL PROPERTY**

Joseph L. Toranzo

Janice M. Toranzo

**DESCRIPTION AND LOCATION OF PROPERTY / NATURE OF DEBTOR'S INTEREST / CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION** / **AMOUNT OF SECURED CLAIM**

15530 PEACHTREE, ORLAND	227000.00	150000.00
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**TOTAL VALUE SCHEDULE A \$ 227000.00**

**SCHEDULE B - PERSONAL PROPERTY**

*(Unless specified all property is jointly owned, if a joint petition was filed.)*

**TYPE OF PROPERTY / DESCRIPTION OF PROPERTY / MARKET VALUE OF DEBTOR'S INTEREST WITHOUT DEDUCTION FOR SECURED CLAIMS**

1. Cash on hand		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		
FIRST MIDWEST CHECKING ACCOUNT	1000.00	
FIRST MIDWEST SAVINGS ACCOUNT	1000.00	
3. Security Deposits with public utilities, telephone companies, landlords and others		
4. Household goods, supplies and furnishings including audio, video and computer equipment		
MISC. HOUSEHOLD FURNISHINGS	500.00	
5. Books, pictures, and other art objects; stamp, coin, record, tape, compact disc and other collections or collectibles.		
6. Wearing apparel.		
CLOTHING	400.00	
7. Furs and jewelry.		
8. Firearms and sports, photographic, and other hobby equipment.		
9. Interests in insurance policies.		
10. Annuities. Itemize and name each insurer		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		
RETIREMENT FUND WITH JEWEL	244800.00	
12. Stock and interests in incorporated and unincorporated businesses, Itemize.		
13. Interests in partnerships or joint ventures. Itemize		

14. Government and corporate bonds and other negotiable and non-negotiable instruments.

15. Accounts Receivable.

16. Alimony, maintenance, support, and property settlements to which debtor may be entitled. Give particulars.

17. Other liquidated debts owing debtor including tax refunds. Give particulars.

18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

19. Contingent and non-contingent interests in estate of a decedent death benefit plan, life insurance policy or trust.

20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimate value.

21. Patents, copyrights and other intellectual property. Give particulars.

22. Licenses, franchises, and other general intangibles. Give particulars.

23. Automobiles, trucks, trailers and other vehicles

1998 CHEVROLET CAVALIER	2500.00
2000 CHEVROLET TRACKER	6300.00
1989 OLDSMOBILE 88	673.00

24. Boats, motors and accessories.

25. Aircraft and accessories.

26. Office equipment, furnishings and supplies.

27. Machinery, fixtures, equipment and supplies used in business.

28. Inventory.

29. Animals.

30. Crops - growing or harvested. Give particulars.

31. Farming Equipment and implements.

32. Farm supplies, chemicals, and feed.

33. Other personal property of any kind not already listed. Itemize.

WORK KNEE INJURY JEWEL FOODS

7500.00

Joseph L. Toranzo & Janice M. T **TOTAL VALUE SCHEDULE B \$ 264673.00**

**SCHEDULE C PROPERTY CLAIMED AS EXEMPT**

Pursuant to 11 U.S.C. Sec 522 (b) (1):

Debtor claims the following property as exempt pursuant to Ch. 135 Illinois Compiled Statutes; Debtor claims all other exemptions to which he may be entitled.

<u>DESCRIPTION OF PROPERTY</u>	<u>STATUTORY SECTIONS / VALUES CLAIMED EXEMPT /</u>				<u>CURRENT MARKET VALUE</u>
<b>REAL PROPERTY</b>					
15530 PEACHTREE, ORLAND	12-901	7500	12-901	7500	227000.0
<b>VEHICLES</b>					
1998 CHEVROLET CAVALIER	12-1001(c)	1200	12-1001(c)	1200	2500.0
2000 CHEVROLET TRACKER					6300.00
1989 OLDSMOBILE 88			12-1001(b)	673	673.00
<b>PERSONAL PROPERTY</b>					
FIRST MIDWEST CHECKING ACCO	12-1001(b)	1000			1000.0
FIRST MIDWEST SAVINGS ACCOU			12-1001(b)	1000	1000.0
MISC. HOUSEHOLD FURNISHINGS	12-1001(b)	500			500.0
CLOTHING	12-1001(a)	400			400.00
RETIREMENT FUND WITH JEWEL	12-1006	244800	12-1006		244800.0
WORK KNEE INJURY JEWEL FOOD					7500.00

Joseph L. Toranzo &amp; Janice M. Toranzo

**SCHEDULE C - (ADDITIONAL)**

Each Debtor exempts from the property of the estate, pursuant to the State Exemptions set forth below the following property although each debtor may not have the property noted and each debtor may not have equity in property, sufficient to exhaust the following allowable State Exemptions. These exemptions are in addition to those already specifically claimed on the previous page, and are cumulative to the full extent allowable under Illinois or the Bankruptcy Code.

a. Residence or homestead of individual, includes farm lot & buildings, condominiums, personal property or cooperative. Can be owned or leased.	\$7,500 (includes proceeds of sale for 1 yr:12-906)	*735 ILCS 5/12-901
b. Necessary wearing apparel, Bible, school books family pictures and prescribed health aids of debtor & dependents	100%	735 ILCS 5/12-1001 (a), (e)
c. Any personal property of debtor	\$2,000	735 ILCS 5/12-1001 (b)
d. One motor vehicle	\$1,200	735 ILCS 5/12-1001 (c)
e. Implements, books, and tools of trade	\$ 750	735 ILCS 5/12-1001 (d)
f. Proceeds and cash value of life insurance policies & annuity contracts payable to dependents of insured	100%	735 ILCS 5/12-1001 (f)
g. Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735 ILCS 5/12-1001 (g) (1), (2), (3)
h. Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (g) (4)
i. Pension and retirement benefits	100%	735 ILCS 5/12-1006 (a)-(d)
j. Crime victim's reparation law awards	100%	735 ILCS 5/12-1001 (h) (1)
k. Wrongful death payments resulting from death of person of whom debtor was a dependent.	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (h) (2)
l. Life insurance payments from policy insuring person of whom debtor was a dependent	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (h) (3)
m. payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$7,500	735 ILCS 5/12-1001 (h) (4)
<b>NOTE: Proceeds from sale of exempt personal property are also exempt. Non-exempt property converted into exempt property in fraud of creditors is not exempt. Property acquired within 6 months of the filing of bankruptcy is presumed to have been acquired in contemplation of bankruptcy. The exemptions in 735 ILCS 5/12-1001 (h) extend for 2 years after the debtor's right to receive the payments accrues and, as to property transfused therefrom, for 5 years after accrual. See SHA 735 ILCS 5/12-1001.</b>		
n. Specific partnership property	100% of partner's interest	806 ILCS 205/25
o. Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)	85% of gross earnings or disposable earnings equal 40 times the federal minimum hourly wage per week. WHICHEVER IS GREATER	735 ILCS 5/12-803
p. Proceeds & cash value of life or endowment insurance policy or annuity to insured spouse or dependent.	100%	215 ILCS 5/238
q. Fraternal Benefit Society benefits	100%	215 ILCS 5/313.1
r. Workmen's Compensation benefits	100%	820 ILCS 305/21
s. Unemployment compensation benefits	100% (support claims excepted)	820 ILCS 405/1300
t. Public Welfare benefits	100%	305 ILCS 5/11-3
u. Property held in trust for debtor	100%	735 ILCS 5/12-1403
v. Wage garnishment	100%	735 ILCS 5/12-803 735 ILCS 5/12-1001 (b) 735 ILCS 5/12-8
w. Income earned or funds in possession of Chapter 13 trustee, in event of conversion from Chapter 13 or dismissal of existing Chapter 13.	100%	735 ILCS 5/12-803 735 ILCS 5/12-1001 (b)

Joseph L. Toranzo &amp; Janice M. Toranzo

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** PAGE 1  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
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ACCOUNT # 0022573232 Abn Amro Mortgage Group, Inc. 5501 South Kedzie Avenue Chicago, IL 60629	125000.00		1480.00		
		BRIEF DESCRIPTION OF SECURITY 15530 PEACHTREE DR., ORLAND PK VALUE \$ 275000.00			

NATURE OF CLAIM SECURED 100% VALUE OUTSIDE PLAN HOME MORTGAGE

ACCOUNT # 341387067 First Midwest Bank P.O. Box 6480 Vernon Hills, IL 60061	22000.00		418.60		
		BRIEF DESCRIPTION OF SECURITY 15530 PEACHTREE DR., ORLAND PK VALUE \$ 275000.00			

NATURE OF CLAIM SECURED 100% VALUE OUTSIDE PLAN HOME EQUITY LOAN

ACCOUNT # 002273232 Abn Amro Mortgage Group, Inc. 5501 South Kedzie Avenue Chicago, IL 60629	15365.24				
		BRIEF DESCRIPTION OF SECURITY 15530 PEACHTREE DR., ORLAND PK VALUE \$ 275000.00			

NATURE OF CLAIM SECURED 100% VALUE ARREARAGE ON HOME MORTGAGE

ACCOUNT # 3563392 Capital One Auto Finance P.O. Box 260848 Plano, TX 75026	10378.38	4078.38	395.04		
		BRIEF DESCRIPTION OF SECURITY 2000 CHEVROLET TRACKER VALUE \$ 6300.00			

NATURE OF CLAIM SECURED 100% VALUE CAR LOAN

ACCOUNT # 0171406963750 Sears Bankruptcy Team P.O. Box 3671 Des Moines, IA 50322	.00				
		BRIEF DESCRIPTION OF SECURITY WASHER DRYER VALUE \$			

NATURE OF CLAIM SECURED 100% VALUE PAID IN PREVIOUS CHAPTER 13 CASE

**TOTAL SECURED - SCHEDULE D \$ 172743.62**

ACCOUNT # 4134800000035638 Aspire Visa C/O Max Recovery P.O. Box 10228 Newark, NJ 07193	2970.97				
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NATURE OF CLAIM UNSECURED 100%

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE 2**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST. ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 5480680010054887</u> Associates National Bank Processing Center Des Moines, IA 50363	940.30				

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 7001010001248015</u> Beneficial National Bank P.O. Box 5877 North Suburbn, IL 60197	283.85				
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NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 7001062000533863</u> Beneficial National Bank P.O. Box 5877 North Suburbn, IL 60197	555.81				
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NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 6011900106301224</u> Bravo Active Line P.O. Box 105593 Atlanta, GA 30353	1671.33				
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NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 4388641847925786</u> Capital One C/O N.C.O. Financial Systems P.O. Box 7590, Dept. 64 Hampton, VA 23666	.00				
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NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING

<u>ACCOUNT # 5291151756360093</u> Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	682.01				
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NATURE OF CLAIM UNSECURED 100%

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE 3**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 4388641847925786</u> Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	775.08				
NATURE OF CLAIM UNSECURED 100%					
<u>ACCOUNT # 4934222236519214</u> Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	1110.28				
NATURE OF CLAIM UNSECURED 100%					
<u>ACCOUNT # 5178052256792868</u> Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	1250.13				
NATURE OF CLAIM UNSECURED 100%					
<u>ACCOUNT # 5291152102988272</u> Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	1315.52				
NATURE OF CLAIM UNSECURED 100%					
<u>ACCOUNT # 0895098631</u> Carson Pirie Scott P.O. Box 5000 Hammond, IN 46325	884.45				
NATURE OF CLAIM UNSECURED 100%					
<u>ACCOUNT # 500031498</u> Circle One Financial Service P.O. Box 2724 Omaha, NE 62109	275.39				
NATURE OF CLAIM UNSECURED 100%					

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE 4**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 6011007191524304</u> Discover C/O Boudreau & Associates 5 Industrial Way Salem, NH 03079	.00				

**NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING**

<u>ACCOUNT # 6011007191524304</u> Discover P.O. Box 8003 Hilliard, OH 43026	226.65				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 6004660062071018</u> Fashion Bug P.O. Box 84073 Columbus, GA 31908	251.36				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 4673010060465</u> First Chicago First Card P.O. Box 15098 Wilmington, DE 19886	4791.60				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 2002359061</u> First Consumers National Bank P.O. Box 9204 Old Bethpage, NY 11804	407.37				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 110193494</u> First U.S.A. C/O E R Solutions, Inc. 500 S.W. 7th Street, #A100 Renton, WA 98057	.00				
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**NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING**

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE** **5**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
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<u>ACCOUNT # CG3573650082156</u>	121.53				
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G. E. Capital  
P.O. Box 103104  
Roswell, GA 30076

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # CG4L60030983934</u>	317.10				
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G.E. Capital (Disney, U.S.A.)  
C/O Boudreau & Associates  
5 Industrial Way  
Salem, NH 03079

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # C16D70030272374</u>	162.82				
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Hanover Direct  
C/O Support Group Cap One  
4871 Cox Road  
Glen Allen, VA 23058

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 5173650082156</u>	897.26				
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Home Depot  
P.O. Box 105981, Dept. 51  
Atlanta, GA 30353

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 5488975000472947</u>	.00				
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Household Bank  
C/O Phillips And Cohen Associa  
695 Rancocas Road  
Westampton, NJ 08060

NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING

<u>ACCOUNT # 5488975000472947</u>	2099.54				
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Household Bank  
P.O. Box 98715  
Las Vegas, NV 89193

NATURE OF CLAIM UNSECURED 100%

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE 6**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 5488975019982035</u> Household Bank, (S.B.), N.A. C/O Accounts Receivable Mgmt. P.O. Box 129 Thorofare, NJ 08086	.00				

**NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING**

<u>ACCOUNT # 5489550055896149</u> Household Bank, (S.B.), N.A. C/O Academy Collection Service 10965 Decatur Road Philadelphia, PA 19154	.00				
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**NATURE OF CLAIM UNSECURED 100% NOTICE ONLY LISTING**

<u>ACCOUNT # 5488975019982035</u> Household Credit Services P.O. Box 80084 Salinas, CA 93912	785.55				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 37509140087</u> J.C. Penney 4580 Paradise Boulevard, N.W. Albuquerque, NM 87201	160.03				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 132801468878</u> Jewelers National Bank P.O. Box 78102 Phoenix, AZ 85062	1192.32				
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**NATURE OF CLAIM UNSECURED 100%**

<u>ACCOUNT # 215862863</u> Lerner C/O World Financial Network P.O. Box 182124 Columbus, OH 43272	284.96				
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**NATURE OF CLAIM UNSECURED 100%**

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE** 7  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 215862863</u> Limited C/O World Financial Network P.O. Box 182124 Columbus, OH 43272	694.07				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					
<u>ACCOUNT # 8044752</u> Montgomery Ward C/O E R Solutions, Inc. 500 S.W. 7th Street, #A100 Renton, WA 98057	559.03				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					
<u>ACCOUNT # 10548353</u> Montgomery Ward C/O E R Solutions, Inc. 500 S.W. 7th Street, #A100 Renton, WA 98057	1059.86				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					
<u>ACCOUNT # 108164764</u> Nordstrom P.O. Box 6564 Englewood, CO 80155	904.55				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					
<u>ACCOUNT # 5489550055896149</u> Orchard Bank C/O Household Credit Services P.O. Box 80084 Salinas, CA 93912	1205.40				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					
<u>ACCOUNT # 398489954290</u> Retailers National Bank P.O. Box 59228 Minneapolis, MN 55459	670.55				
<hr/> <b>NATURE OF CLAIM UNSECURED 100%</b>					

**COMBINED CHAPTER 13 SCHEDULE D, E, & F** **PAGE 8**  
**CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS**

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
<u>ACCOUNT # 398489954210</u> Retailers National Bank P.O. Box 59228 Minneapolis, MN 55459	1359.15				

NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 79988809988</u> Service Merchandise C/O World Financial Network P.O. Box 182124 Columbus, OH 43272	1071.02				
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NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 6011644102287223</u> The Childrens Place P.O. Box 5174 Sioux Falls, SD 57117	300.64				
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NATURE OF CLAIM UNSECURED 100%

<u>ACCOUNT # 264152471</u> Victoria's Secret C/O World Financial Network P.O. Box 182124 Columbus, OH 43272	467.16				
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NATURE OF CLAIM UNSECURED 100%

**TOTAL UNSECURED - SCHEDULE F \$ 32704.64**

TOTALS:	205448.26	SET PMTS UNDER PLAN	.00
BY CATEGORY: #	AMOUNT		
SECURED OUTSIDE 2	147000.00		
SECURED INSIDE 3	21665.24		
UNSECURED 41	32704.64		
ADDITIONAL UNSECURED	4078.38		
AT PERCENTAGE: 100 %	36783.02		
PRIORITY 0	.00		
SPEC CLASS 0	.00		
AT PERCENTAGE:	.00		
TOTAL PLAN 46	58448.26		
TOTAL PLAN W/TRUSTEE & ATTY FEE:	64293.09		

08/19/04

IN RE:

Joseph L. Toranzo  
Janice M. Toranzo

)

)

### **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of ~~real~~ property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to ~~each~~ lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors

[ ] Check this box if debtor has no executory contracts or unexpired leases.

**NAME & MAILING ADDRESS OF PARTIES TO CONTRACT / DESCRIPTIONS OF CONTRACT & DEBTORS INTEREST**

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IN RE:

Joseph L. Toranzo  
Janice M. Toranzo

)

)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

[ X ] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTOR & SPOUSE		
	NAME	AGE	RELATIONSHIP
<b>MARRIED</b> TELEPHONE 708/460-2784	Kristin	19	Daughter
	Lauren	17	Daughter
<b>EMPLOYMENT: DEBTOR</b>		<b>SPOUSE</b>	
OCCUPATION	ON DISABILITY FROM JEWEL FOOD STOR	Curves For Women	
EMPLOYER NAME	Jewel Food Stores	2 YEARS	
TIME EMPLOYED		9010 West 159th Street	
ADDRESS		Orland Park IL 60462	
TELEPHONE	708/460-2784	708/403-8464	
	DEBTOR	SPOUSE	
	PAY FREQUENCY	PAY FREQUENCY	<b>BI-WEEKLY</b>
GROSS WAGES	\$	\$	260.00
LESS PAYROLL DEDUCTIONS			
a. PAYROLL TAXES & SOCIAL SECURITY	\$	\$	86.66
b. Insurance	\$	\$	
c. Union Dues	\$	\$	
d. Other	\$	\$	
TOTAL NET TAKE HOME PAY PER PERIOD	\$ .00	\$	173.34
TOTAL NET TAKE HOME PAY MONTHLY		\$	375.28
REGULAR INCOME FROM OPERATION OF BUSINESS	\$	\$	
INCOME FROM REAL PROPERTY	\$	\$	
INTEREST AND DIVIDENDS	\$	\$	
ALIMONY, MAINTENANCE OR SUPPORT RECV'D FOR THE DEBTORS USE OR OF DEPENDANTS LISTED ABOVE	\$	\$	
SOCIAL SECURITY OR OTHER ASSISTANCE	\$	\$	
PENSION OR RETIREMENT INCOME	\$	\$	
OTHER MONTHLY INCOME	\$ 4350.78	\$	
<b>DISABILITY INCOME</b>			
TOTAL MONTHLY INCOME	\$ 4350.78	\$	375.28
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 4726.06</b>		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the following year:

**SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) . . . . . **\$ 1898.00**

Are real estate taxes included? **YES**

Is property insurance included? **YES**

Utilities	Electricity and heating fuel . . . . .	<b>\$ 260.00</b>
	Water and sewer . . . . .	<b>\$ 70.00</b>
	Telephone . . . . .	<b>\$ 100.00</b>
	Other . . . . .	<b>\$</b>

Home Maintenance (Repairs and upkeep) . . . . . **\$ 25.00**

Food . . . . . **\$ 600.00**

Clothing . . . . . **\$ 75.00**

Laundry and dry cleaning . . . . . **\$ 25.00**

Medical and dental expenses . . . . . **\$ 150.00**

Educational & School expense . . . . . **\$**

Transportation (not including car payments) . . . . . **\$ 295.00**

Recreation, clubs and entertainment, newspapers, magazines, etc. . . . . **\$**

Charitable contributions . . . . . **\$**

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's . . . . .	<b>\$</b>
Life . . . . .	<b>\$</b>
Health . . . . .	<b>\$</b>
Auto . . . . .	<b>\$</b>
Other . . . . .	<b>\$</b>

Taxes (not deducted from wages or included in home mortgage payments) . . . . . **\$**

(Specify)

Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto . . . . .	<b>\$</b>
Other . . . . .	<b>\$</b>
Other _____	<b>\$</b>

Alimony, maintenance, and support paid to others . . . . . **\$**

Payments for support of additional dependents not living at your home . . . . . **\$**

Regular expenses from operation of business, profession, or farm (attach detailed statement) . . . . . **\$**

Other \_\_\_\_\_ **\$**

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) . . . . . \$ 3654.00**

(FOR CHAPTER 12 & 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other interval.

A. Total projected monthly income . . . . .	<b>\$ 4726.06</b>
B. Total projected monthly expenses . . . . .	<b>\$ 3654.00</b>
C. Excess income ( A minus B ) . . . . .	<b>\$ 1072.06</b>
D. Total amount to be paid into plan each month . . . . .	<b>\$ 1071.00</b>

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**

**In re:**

Joseph L. Toranzo	)	
Janice M. Toranzo	)	NO
Debtors	)	

**STATEMENT OF FINANCIAL AFFAIRS**  
**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

**1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	AMOUNT	SOURCE (if more than one)
[X]		
THIS YR:	2800.00	WAGES
LAST YR:	87135.25	WAGES WAGES
PRIOR YR:	88375.00	WAGES WAGES

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtor's filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	AMOUNT	SOURCE
[ ]		
4350.78		DISABILITY INCOME

**3. Payments to creditors**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	NAME & ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
[X]				

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	NAME & ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
[X]				

## 4. Suits, executions, garnishments, and attachments

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None CAPTION OF SUIT & CASE NUMBER      NATURE OF PROCEEDING      COURT AND LOCATION      STATUS OR DISPOSITION  
 [X ]

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED; DATE OF SEIZURE; DESCRIPTION & VALUE OF PROPERTY  
 [X ]

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR; DATE OF REPOSSESSION, FORECLOSURE OR RETURN; DESCRIPTION & VALUE OF PROPERTY  
 [X ]

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF ASSIGNEE      DATE OF ASSIGNMENT      TERMS OF ASSIGNMENT OR SETTLEMENT  
 [X ]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CUSTODIAN NAME; LOCATION OF COURT; CASE TITLE; NUMBER; DATE OF ORDER; DESCRIPTION & VALUE  
 [X ]

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, DATE OF GIFT DESCRIPTION & VALUE OF GIFT  
 [X ]

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year preceding the commencement of this case or since the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint is filed, unless the spouses are separated and a joint petition is not filed.)

None DESCRIPTION & VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES & IF LOSS WAS COVERED BY INSURANCE, GIVE PARTICULARS  
 [X ]

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

None NAME & ADDRESS OF PAYEE; DATE OF PAYMENT; NAME OF PAYOR IF OTHER THAN DEBTOR; AMOUNT OR DESCRIPTION & VALUE

[ ]

Urban & Burt, Ltd., 5320 W. 159th St., Oak Forest, IL 60452

\$ 2394

## 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF TRANSFeree; RELATIONSHIP TO DEBTOR; DATE; DESCRIBE PROPERTY TRANSFERRED & VALUE RECEIVED

[X ]

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF INSTITUTION; TYPE & NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE; AMOUNT & DATE OF SALE

[X ]

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF DEPOSITORY; NAMES & ADDRESSES OF THOSE WITH ACCESS; DESCRIPTION; DATE OF TRANSFER

[X ]

## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

[X ]

## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

None NAME & ADDRESS OF OWNER DESCRIPTION & VALUE OF PROPERTY LOCATION OF PROPERTY

[ ]

## 15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

None ADDRESS NAME USED DATES OF OCCUPANCY

[X ]

Joseph L. Toranzo &amp; Janice M. Toranzo

Document Page 24 of 27

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

## 16. Nature, location and name of business

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

None	NAME	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
------	------	---------	--------------------	---

[X ]

## 17. Books, records and financial statements

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None	NAME AND ADDRESS	DATES SERVICES RENDERED
------	------------------	-------------------------

[X ]

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None	NAME	ADDRESS	DATES SERVICES RENDERED
------	------	---------	-------------------------

[X ]

## 18. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of the inventory, and the dollar

None amount and basis of each inventory.

[X ]	DATE OF INVENTORY	INVENTORY	SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above.

None	DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
------	-------------------	--

[X ]

## 19. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------	------------------	--------------------	------------------------

[X ]

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
[X ]		

## 20. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None NAME	ADDRESS	DATE OF WITHDRAWAL
[X ]		

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

None NAME AND ADDRESS	TITLE	DATE OF TERMINATION
[X ]		

## 21. Withdrawal from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

None NAME & ADDRESS OF RECIPIENT; RELATIONSHIP TO DEBTOR; DATE OF WITHDRAWAL; AMT OR DESCRIPTION; VALUE OF PROPERTY
[X ]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Joseph L. Toranzo  
Joseph L. Toranzo

Janice M. Toranzo  
Janice M. Toranzo

Aug 3, 2004

*Penalty for making a false statement: fine up to \$500.00 or imprisonment for up to 5 years, or both.*

**URBAN & BURT, LTD.**  
**Attorney for Debtor**  
**5320 W. 159th Street**  
**Oak Center - Suite 501**  
**Oak Forest, IL 60452**  
**708/687-5200**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**IN RE:**

Joseph L. Toranzo	) NO.
Janice M. Toranzo	)
Debtor(s),	)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. Sec. 329(a) and Bankruptcy Rule 2016(b), I certify that I am the above-named debtor(s) attorney and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept..... \$ 2200.00

Prior to the filing of this statement I have received..... \$ 2394.00  
(INCLUDING COSTS)

Balance Due..... \$ .00

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.

A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

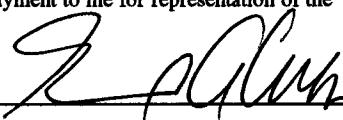
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**EDMUND G. UBRAN III**  
**URBAN & BURT, LTD.**  
**Attorney for Debtors**  
**5320 W. 159th Street**  
**Oak Forest, IL 60452**  
**708/687-5200**



Aug 19, 2004

IN RE: Joseph L. Toranzo & Janice M. Toranzo

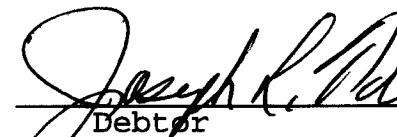
Case Number \_\_\_\_\_

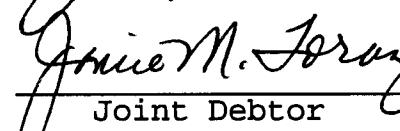
VERIFICATION OF CREDITOR MATRIX

Number of Creditors 46

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: Aug 3, 2004

  
\_\_\_\_\_  
Debtor

  
\_\_\_\_\_  
Joint Debtor

  
\_\_\_\_\_  
Attorney for Debtor